Case 15-24514-GLT Doc 182 Filed 02/28/20 Entered 02/29/20 00:44:28 Desc Imaged Certificate of Notice Page 1 of 8

IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

VALERIAN A. KARLSKI RENEE J. KARLSKI Debtor(s)

Ronda J. Winnecour Chapter 13 Trustee, Movant vs.

No Respondents.

Case No.:15-24514

Chapter 13

Document No.:

CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

- 1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
- 2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
- 3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
- 4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

- 1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
- 2. Approve the Trustee's Report of Receipts and Disbursements,
- 3. Terminate wage attachments,
- 4. Revest property of the estate in the debtor(s), and
- 5. Enter a final decree and close this case.

February 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

81,263.70

- 1. The case was filed on 12/10/2015 and confirmed on 3/4/16. The case was subsequently Completed After Confirmation
 - 2. The Trustee made the following disbursements.

Total Receipts

Acct: 9083 CERASTES LLC

Total Receipts		0.00		01,200.70
Less Refunds to Debtor		0.00		01 060 70
TOTAL AMOUNT OF PLAN FUND		_		81,263.70
Administrative Fees		=		
Filing Fee		0.00		
Notice Fee		0.00		
Attorney Fee		6,270.80		
Trustee Fee		3,367.47		
Court Ordered Automotive Insurance		0.00		
TOTAL ADMINISTRATIVE FEES				9,638.27
				2,000.
Creditor Type Creditor Name	Claim Amount	= Prin Paid	Int Paid	Total Paid
Secured				
JPMORGAN CHASE BANK NA Acct: 5352	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA Acct: 5352	23,015.09	23,015.09	0.00	23,015.09
JPMORGAN CHASE BANK NA Acct: 5352	0.00	37,416.78	0.00	37,416.78
JPMORGAN CHASE BANK NA Acct: 5352	0.00	0.00	0.00	0.00
PACIFIC UNION FINANCIAL LLC Acct: 6422	0.00	0.00	0.00	0.00
				60,431.87
Priority				
BŘIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
Acct:				
VALERIAN A. KARLSKI	0.00	0.00	0.00	0.00
Acct:				
THOMPSON LAW GROUP PC	6,270.80	6,270.80	0.00	0.00
Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		0.00	0.00	0.00
BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
ACCI. AMERICAN HONDA FINANCE CORP*	11,193.56	11,193.56	0.00	11,193.56
Acct: 3324	11,193.30	11,193.30	0.00	11,193.50
AMERICAN HONDA FINANCE CORP*	0.00	0.00	0.00	0.00
Acct: 3324	0.00	0.00	0.00	0.00
CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-GLT	0.00	0.00	0.00	0.00
				11,193.56
Unsecured				
FIRST COMMONWEALTH BANK*	148,403.25	0.00	0.00	0.00
Acct: 6927				
CAVALRY SPV I LLC - ASSIGNEE(*)	60,477.49	0.00	0.00	0.00

2,297.50

0.00

0.00

0.00

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Creditor Type Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured				
Acct: 4112	0.00	0.00	0.00	0.00
CAPITAL ONE(*) Acct: 1649	0.00	0.00	0.00	0.00
CAPITAL ONE(*) Acct: 9702	0.00	0.00	0.00	0.00
CAPITAL ONE(*)	0.00	0.00	0.00	0.00
Acct: 0531	0.00	0.00	0.00	0.00
CAPITAL ONE(*) Acct: 7355	0.00	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 4932	5,453.19	0.00	0.00	0.00
JPMORGAN CHASE BANK NA Acct: 4626	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA Acct: 1008	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA Acct: 1420	0.00	0.00	0.00	0.00
COLLECTION SERVICE CENTER INC Acct: 1125	0.00	0.00	0.00	0.00
CREDIT MANAGEMENT CO Acct: 7388	0.00	0.00	0.00	0.00
CREDIT MANAGEMENT CO Acct: 489	0.00	0.00	0.00	0.00
DISCOVER BANK(*) Acct: 8348	4,545.11	0.00	0.00	0.00
DISCOVER BANK(*) Acct: 4553	0.00	0.00	0.00	0.00
AMERICAN INFOSOURCE LP AGENT FOF Acct: 9435	651.14	0.00	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*) Acct: 1609	664.23	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE Acct: 0889	1,317.52	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC Acct: 4063	0.00	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC Acct: 4061	0.00	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC Acct: 6178	0.00	0.00	0.00	0.00
PNC BANK NA Acct: 4714	0.00	0.00	0.00	0.00
PNC BANK NA Acct: 3638	0.00	0.00	0.00	0.00
PNC BANK NA Acct: 8538	0.00	0.00	0.00	0.00
PNC BANK NA Acct: 9038	0.00	0.00	0.00	0.00
REMIT CORP++ Acct: 00E6	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC Acct: 4927	3,748.14	0.00	0.00	0.00
CITIBANK/UNIVERSAL CARD SVCS**++ Acct: 0709	0.00	0.00	0.00	0.00
VALLEY FIRST COMMUNITY FCU Acct: 3007	0.00	0.00	0.00	0.00
VALLEY FIRST COMMUNITY FCU Acct: 0001	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORP Acct: 2525	181.35	0.00	0.00	0.00
DISCOVER BANK(*)	0.00	0.00	0.00	0.00

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10 2 101 1			1 agc	0010
Creditor Type Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured				
Acct: 7498				
GREENSBURG CENTRAL CATHOLIC JR/S Acct: 5341	0.00	0.00	0.00	0.00
NISSAN-INFINITI LT Acct: 3729	8,642.88	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP* Acct: 3324	3,257.27	0.00	0.00	0.00
PEOPLES NATURAL GAS CO LLC* Acct:	0.00	0.00	0.00	0.00
WILLIAM CRAIG ESQ Acct:	0.00	0.00	0.00	0.00
SHAPIRO & DENARDO LLC* Acct:	0.00	0.00	0.00	0.00
BANK OF AMERICA NA** Acct: 1125	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA Acct: 1125	0.00	0.00	0.00	0.00
JRMC DIAGNOSTIC SERVICES Acct: 1125	0.00	0.00	0.00	0.00
PREMIER MEDICAL ASSOC Acct: 5341	0.00	0.00	0.00	0.00
T MOBILE Acct: 5341	0.00	0.00	0.00	0.00

* * * N O N E * * *

TOTAL PAID TO CREDITORS

71,625.43

TOTAL
CLAIMED 11,193.56
PRIORITY 23,015.09
SECURED 239,639.07

Date: 02/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399 CHAPTER 13 TRUSTEE WD PA 600 GRANT STREET SUITE 3250 US STEEL TWR PITTSBURGH, PA 15219 (412) 471-5566 cmecf@chapter13trusteewdpa.com

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THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	
VALERIAN A. KARLSKI RENEE J. KARLSKI	Case No.:15-24514
Debtor(s)	Chapter 13
Ronda J. Winnecour Movant	Document No.:
vs. No Repondents.	
ORDER O	F COURT
AND NOW, thisday of	20 upon consideration of the
Chapter 13 Trustee's Motion for Discharge of D Receipts and Disbursements, and following notion heard, it is hereby ORDERED, ADJUDGED and D	ebtor and Approval of Trustee's Report of the to the creditors and an opportunity to be
(1). This Court finds that the Chapter 13 plan, amendments, has been fully and finally completed	· · · · · · · · · · · · · · · · · ·
(2). The debtor(s) is/are entitled to and shall re Section 1328(a) of the Bankruptcy Code.	ceive a discharge in this case pursuant to
(3). To the extent not previously terminated, the immediately terminated and the debtor(s) shall see employer(s).	- , ,
(4). Property of the estate hereby revests in the and clear of any and all claims or interests except Order confirming the Plan. All restrictions of the chereby terminated.	as otherwise treated in the plan or in the
(5). Each and every creditor is bound by the pr the claim of such creditor is provided for in the Pla objected to, has accepted or rejected the plan. All for by the Plan are hereby found to be cured of any date for which the Trustee last made a distribution penalties may be assessed for time periods or pays	an, and whether or not such creditor has I mortgage and other secured debts provided y and all monetary defaults as of the payment n, and no additional interest, late fees or
(6). After all distribution checks have been negotive registry, the Trustee shall file UST Form 13-FR-S: and Account (the "Final Report"). Upon submission discharged from her duties in this case and the case	Chapter 13 Standing Trustee's Final Report on of the Final Report, the Trustee is
	BY THE COURT:
	U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re: Valerian A. Karlski Renee J. Karlski Debtors Case No. 15-24514-GLT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: jhel Page 1 of 3 Date Rcvd: Feb 26, 2020 Form ID: pdf900 Total Noticed: 43

Notice by fir Feb 28, 2020.	st class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db/jdb	+Valerian A. Karlski, Renee J. Karlski, PO Box 89, Monessen, PA 15062-0089
cr	+American Honda Finance Corporation $d/b/a$ Honda Fin, 3625 W. Royal Lane #200, Irving, TX 75063-2912
cr	+Honda Financial Services dba American Honda Financ, 3625 W. Royal Lane #200, Irving, TX 75063-2912
cr	+Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14150130	++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: American Honda Finance Corporation, 201 Little Falls Drive,
14150120	Wilmington, DE 19808)
14150132	++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)
14150133 14150137	+Barclays Bank of Delaware, 700 Prides Crossing, Newark, DE 19713-6109 +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
14150138	+Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
14150139	+Chase/WAMU, PO Box 15298, Wilmington, DE 19850-5298
14150140	+Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14150142	+Credit Management Company, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766
14204520	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14161999	+First Commonwealth Bank, c/o Roger P. Poorman, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
14161036	+Greensburg Central Catholic High School, 911 Armory Drive, Greensburg, PA 15601-5209
14423223	+JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
14150147	+JRMC Diagnostic Servicess LLC, 495 Waterfront Drive East, Homestead, PA 15120-1140
14187174	+Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14174102	Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
14163644	++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
	(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197)
14150151	+PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
14372519	+Pacific Union Financial, LLC, 1603 LBJ Freeway, Ste 500, Farmers Branch, TX 75234-6071
14150152	+Premier Medical Associates, PO Box 643773, Pittsburgh, PA 15264-3773
14150153	++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007 (address filed with court: Remit Corporation, 36 West Main Street, P.O. Box 7,
14150156	Bloomsburg, PA 17815)
14150156 14150157	+Universal CD/CNBA, PO Box 6241, IBS CDV Disputes, Sioux Falls, SD 57117-6241 Valley First Community FCU, 815819 Schoonmaker Avenue, Monessen, PA 15062
Notice by ele	ctronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
14161035	+E-mail/Text: g20956@att.com Feb 27 2020 03:21:09 AT&T, PO Box 6416, Carol Stream, IL 60197-6416
14158241	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 27 2020 03:37:56
	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
14150135	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 27 2020 03:25:32 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14150134	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 27 2020 03:25:32 Capital One,
14150136	PO Box 30253, Salt Lake City, UT 84130-0253 +E-mail/Text: bankruptcy@cavps.com Feb 27 2020 03:20:53 Cavalry Portfolio Services,
14150305	500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323 +E-mail/Text: bankruptcy@cavps.com Feb 27 2020 03:20:53 Cavalry SPV I, LLC,
14200252	500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 +E-mail/Text: bncmail@w-legal.com Feb 27 2020 03:20:42 Cerastes, LLC,
14150141	C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 +E-mail/Text: bdsupport@creditmanagementcompany.com Feb 27 2020 03:21:03
14150143	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 E-mail/Text: mrdiscen@discover.com Feb 27 2020 03:19:30 Discover Bank, PO Box 15316,
14152479	Wilmington, DE 19850 E-mail/Text: mrdiscen@discover.com Feb 27 2020 03:19:30 Discover Bank,
14150144	Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 +E-mail/Text: bankruptcynotices@dcicollect.com Feb 27 2020 03:21:08 Diversified Consultants,
14150145	10550 Deerwood Park Blvd, Suite 309, Jacksonville, FL 32256-2805 +E-mail/Text: bankruptcynotice@fcbanking.com Feb 27 2020 03:19:31 First Commonwealth Bank,
14150148	601 Philadelphia Street, Indiana, PA 15701-3952 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 27 2020 03:25:48 LVNV Funding, LLC,
	PO Box 10497, Greenville, SC 29603-0497
14152624	E-mail/PDF: resurgentbknotifications@resurgent.com Feb 27 2020 03:25:50 LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14150149	+E-mail/Text: bankruptcydpt@mcmcg.com Feb 27 2020 03:20:24 Midland Credit Management, 8875 Aero Dr. Ste. 200, San Diego, CA 92123-2255

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District/off: 0315-2 User: ihel Page 2 of 3 Date Royd: Feb 26, 2020 Form ID: pdf900 Total Noticed: 43 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14150154 +E-mail/PDF: gecsedi@recoverycorp.com Feb 27 2020 03:26:09 Synchrony Bank/Walmart, OI /bix 965024, Orlando, FL 32896-0001 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Feb 27 2020 03:26:55 14150155 POBox 742596, Cincinnati, OH 45274-2596 TOTAL: 17 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** cr JPMorgan Chase Bank, National Association Pacific Union Financial LLC 14150131* PO BOX 982238, ++BANK OF AMERICA, EL PASO TX 79998-2238 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998) 14150150* +Midland Credit Management, 8875 Aero Drive, Suite 200, Aero Drive, Suite 251.

101 CROSSWAYS PARK DR W, WOODBURY NY
251 of Omaha, PO Box 3412, San Diego, CA 92123-2255 14150146* ATTN CARD WORKS, ++PERI GARITE, WOODBURY NY 11797-2020 (address filed with court: First National Bank of Omaha, Omaha, NE 68103) c/o McGrath McCall, P.C., ##+First Commonwealth Bank, Three Gateway Center, Suite 1375, cr 401 Liberty Avenue, Pittsburgh, PA 15222-1004 TOTALS: 2, * 3, ## 1 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. Transmission times for electronic delivery are Eastern Time zone. Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4). Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The

debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

on behalf of Defendant

cmecf@chapter13trusteewdpa.com

Roger P. Poorman slohr@metzlewis.com

Ronda J. Winnecour

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPM JPMorgan Chase Bank, National Association andygornall@latouflawfirm.com Brian C. Thompson on behalf of Joint Debtor Renee J. Karlski bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t hompsonattorney.com; mswenson@thompsonattorney.com Brian C. Thompson on behalf of Plaintiff Renee J. Karlski bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t hompsonattorney.com; mswenson@thompsonattorney.com Brian C. Thompson on behalf of Plaintiff Valerian A. Karlski bthompson@ThompsonAttorney.com, $\verb|blemon@thompsonattorney.com; mgillespie@thompsonattorney.com; bthompson@ecf.courtdrive.com; jgorze@thompsonattorney.com; or in the contract of the contrac$ $\verb|hompsonattorney.com|; \verb|mswenson@thompsonattorney.com||$ Brian C. Thompson on behalf of Debtor Valerian A. Karlski bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t hompsonattorney.com; mswenson@thompsonattorney.com Warmbrodt on behalf of Creditor Pacific Union Financial LLC bkgroup@kmllawgroup.com James on behalf of Creditor JPMorgan Chase Bank, National Association Warmbrodt bkgroup@kmllawgroup.com Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association pabk@logs.com Luke A. Sizemore on behalf of Creditor JPMorgan Chase Bank, National Association lsizemore@reedsmith.com, slucas@reedsmith.com;bankruptcy-2628@ecf.pacerpro.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com Roger P. Poorman on behalf of Creditor First Commonwealth Bank rpoorman@metzlewis.com, slohr@metzlewis.com

First Commonwealth Bank rpoorman@metzlewis.com.

District/off: 0315-2 User: jhel Page 3 of 3 Date Rcvd: Feb 26, 2020 Form ID: pdf900 Total Noticed: 43

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

William E. Craig on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services, Administrator for Honda Lease Trust ecfmail@mortoncraig.com,

mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
William E. Craig on behalf of Creditor Honda Financial Services dba American Honda Finance
Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com